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RISING STAR Andrea Key

PARTNER SPOTLIGHT Eddie Garcia — U.S. Bank

> **RISING STAR Erin Feist**

COVER STORY

Photo by Ashley Maxwell Photography

NOVEMBER 2024



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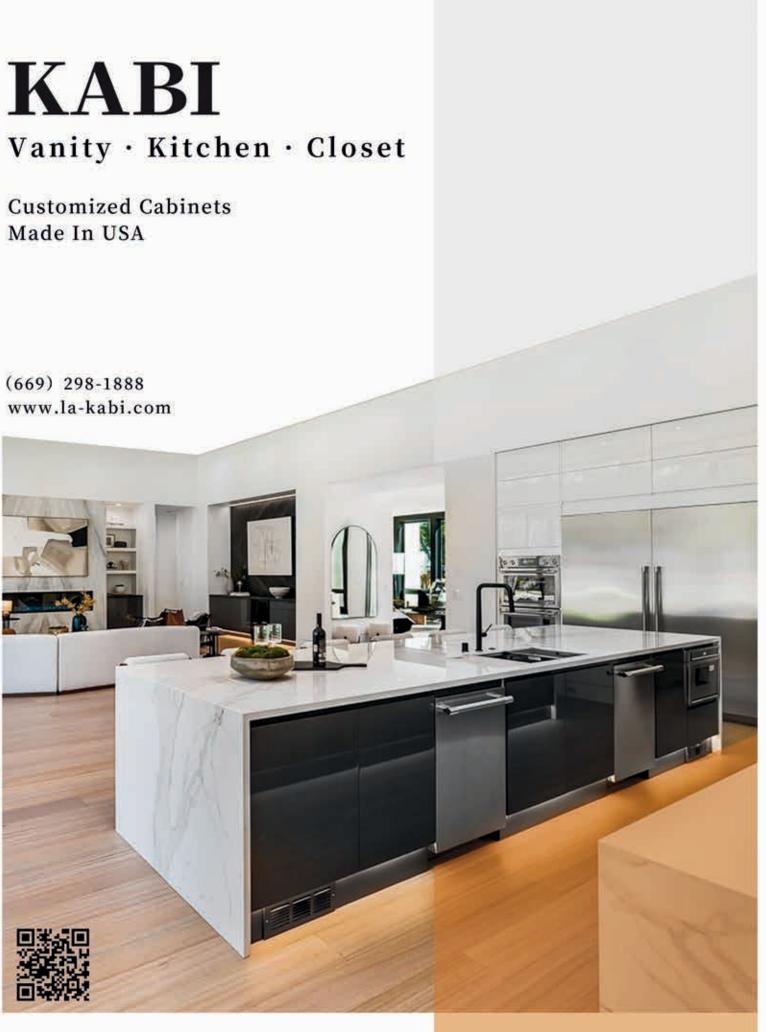


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rising star By Brandon Jerrell

The things you say and the exact things you do will be forgotten, but how you make others feel will always be remembered. This is why relationships are paramount in real estate, and Andrea Key knows this well. Andrea Key, $\operatorname{REALTOR^{\scriptsize \$}}$ with Christie's International Real Estate Sereno and this month's Rising Star, puts relationships at the forefront of her business.

BAY AREA BORN AND RAISED

Andrea was born and raised in Mountain View. Her mom grew up in Palo Alto and her dad is from Colombia. "I grew up very close to both my parents and saw what life was like from an immigrant perspective - growing up as first generation in the United States and also life for a single working mother who raised me primarily on her own."

"Both my parents always stressed the importance of education and hard work. My mom and I moved a lot, always renting and sharing various one-bedroom homes around Mountain View," she shares.

At 19, she moved to Los Angeles to finish her education where she earned a degree in Branding,

Photos by Olha Melokhina Photography



DEEP RELATIONSHIPS

Design, and Merchandising from FIDM Los Angeles. As she puts it, the culture of the big city brought her out of her shell and enabled her to grow her social and networking skills. She moved back to the Bay Area in 2009.

During this time between Los Angeles and the Bay Area, she spent ten years in the beauty industry as a Regional Sales Manager for LA and Northern California. She then transitioned from the beauty industry to similar roles in hospitality management. This included overseeing restaurant openings which eventually led to a role overseeing the design of new and existing businesses and sales presentations.

"Though I grew up with my mom always being a renter, I always found real estate fascinating, especially after experiencing my own real estate transactions in purchasing and selling our own first home."

PIVOTING TO REAL ESTATE

As it did for everyone, COVID-19 affected Andrea's business dramatically. "I enjoyed traveling all over the country and meeting new people, but COVID changed the business model and demand for my



work in an instant. I had already started my real estate classes a year before, as it was already a passion of mine, and quickly decided to pivot into a real estate career, part-time at first and transitioned into full-time a vear later."

With her background in business, project management, and design, she already had ample experience in what are easily the fundamentals of being a REALTOR®.

"What fulfills me most about selling real estate is the profound opportunity it offers to catalyze people's life," she shares. "Every sale isn't just about property changing hands, it's about facilitating someone's next chapter, whether it's a first-time homebuyer stepping into the realm of homeownership or a family upgrading to accommodate their growing needs."

IMPORTANCE OF RELATIONSHIPS

Andrea's business philosophy revolves greatly around building deep relationships: "Every client is either a friend, a referral from a friend or client, or someone I've connected with at an open house." She explains how these relationships form the cornerstone of her work as the foundation of trust and integrity.

While design is her passion, Andrea shares how it's the relationships that she builds with clients that truly drive her. "I aim to showcase how my attention to detail and dedication ensure that my clients not only find their dream homes but also secure the best deals possible. I am committed to their satisfaction."

With her passion for design as a powerful tool at her fingertips, she provides innovative home design and construction ideas for her clients. "Instead of relying on conventional methods, I continuously explore new ideas and trends to create unique and desirable properties. Whether it's implementing cutting-edge

architectural designs, incorporating smart home technology, or integrating sustainable building practices, I do my best to stay ahead of the curve."

To help her make these ideas a reality, she has also forged strong partnerships with top Bay Area construction teams and local Artisans. This ensures that all projects are executed with top-tier expertise, craftsmanship, and attention to detail.

FAMILY FIRST

Tragically, Andrea's mother was diagnosed with cancer in November of 2021. "I was working both my corporate job and in real estate at the time, and once my mom started treatment, I knew I had to shift my work-life balance to be available to her as needed. With the support of my former teammates, I left my corporate job to be with her as much as possible. My mom passed away in February of 2023, and I am forever grateful I had the ability to be by her side as much as possible."

I REFLECT "I reflect daily on my mom's legacy DAILY ON and the amazing person she was. MY MOM'S Her lifelong relationships, her LEGACY impeccably ethical nature, and her AND THE kind persona — she is everything I strive to be. Her absence is a AMAZING PERSON SHE WAS.

reminder to put my family and close relationships first." "I've always had both my parents' advice in my ear. My mom always was adamant that the most important thing was to do what made me happy. My father has always pushed me to try harder and be the best at what I do. A blend of both of those feels like the definition of success to me."

With family at the forefront of her life, she is a proud mom of two boys: five and one years old. "My oldest son is as passionate about playing baseball as we are about watching it. My husband coaches his Little League team, and I spend my time watching them and trying to convert them from Braves fans to Giants fans." In her spare time, she loves to spend time outdoors with her family.

Congratulations to Andrea Key, this month's Rising Star. Her genuine love for people is undoubtable.



By Brandon Jerrell Photos by Olha Melokhina Photography

EDDIE GARCIA U.S. BANK

WHAT MATTERS MOST



Life has an interesting way of unfolding. Every moment leads into the next, and the best way to experience it is to enjoy it. This does not mean to let it pass you by but rather means to take control of what you can and graciously accept what you can't. It means to take control of what matters most to you.

Eddie Garcia, Private Wealth Mortgage Banker with US Bank, approaches everything in life with this outlook. He does what he can and avoids stressing over the small stuff. "There is so much out of your control, and you can't stew over things," he elaborates. "Control what you can and make sure you begin every day with a grateful mindset."

Pivotal Military Service

Eddie was born in Santa Clara and attended high school in San Jose. He is the youngest of six. He attended San Jose City College for a year before joining the military where he served for four years. As a US Navy Corpsman attached to a US Marine infantry unit for all four years, he spent his time in Camp Pendelton in Southern California, Okinawa Japan, and South Korea.

He shares that joining the military was likely the most pivotal moment of his life. "That made me grow up quickly. I got to build lifelong friendships with various personalities and people from all states. I got to be a chameleon in being friends with many personalities and people with opposing opinions."

He explains how being in the military is all about teamwork and accountability. In addition to developing his communication skills, it taught him to be true to his word as others continuously depend on him. Eddie summarizes these strengths he learned from his military experience as "to have integrity and don't judge."

Making Dreams Come True

After his service in the military, Eddie worked in the medical field performing medical history exams. "I was working two medical jobs and going to school in Los Altos to try to get into Stanford's Physician Assistant Program when a high school buddy who was in the mortgage broker world convinced me to get into his field. That was January 2001 and I never looked back."

"The business was enticing because of flexible hours, and you got paid well. You got paid what you put in. I was great at sales and networking."

As an experienced Mortgage Loan Officer, Eddie takes pride in being able to "make dreams come true" for buyers purchasing their first or second home. He



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shares that he is in Private Wealth which allows him to finance up to 75 million dollars if needed. He is also in lot loan financing and construction financing in all 50 states.

Eddie's greatest professional advice is to be present and positive. "We are in a relationship business. Always be connecting with good positive people. Nobody has time for negative energy. The foundation of my business has been based on knowledge, integrity, honesty, and providing the best service possible to my clients by being a key partner to my company's goals and values while supporting my team."

As a bolster to this, he lists his favorite quote as "You have to be present to WIN!" He further emphasizes that in-person relationship building and networking are paramount for success.

Family First

Eddie's greatest motivator is his family. Nearly everything he does for his business leads back to his family in one way or another. For Eddie, personal success is being able to support his family on one income. He also tacks on "watching my kids become respectful adults," to his definition of success.

He is a loving husband and a proud father of two. His son is currently a freshman at California State

University, Fullerton, and his daughter is currently a freshman at Leigh High School in Los Gatos. Eddie adds that he is considered a disabled veteran which means that his children's college tuition is free as long as it is UC or another state university. He also adds that his family fosters kittens and they are on their sixth batch of fosters.

When he is not working, he and his family love hiking and watching scary movies. Beyond his family, he also likes to go to happy hours with his friends and industry partners.

He used to love mountain biking but suffered two serious bike crashes in 2018 and 2020. In 2018, he tore the ligaments in his AC, and in 2020 he tore his knee and patella tendon ultimately requiring surgery. "I've not been back on a bike since the last crash as both took over a year of rehab each time." While he adamantly wants to get back on and misses riding, the trauma from the crashes is holding him back. However, his love of the outdoors has not been affected.





Okinawa, Japan



South Korea

College drop off of Eddie's son at California State University, Fullerton



Eddie's greatest motivator is his family.

Nearly everything he does for his business leads back to his family in one way or another.

Eddie's love for his family is undeniable and his love for his family directly translates to his dedication to his career. He lists his greatest achievement as "getting married, serving my time in the Military, and having my kids." He shares that it is watching his children grow up that brings him the greatest fulfillment and happiness. "Seeing my son off to college and become a man gave me a few tears of joy and happiness for him in his journey to adulthood remembering my time when I was 19 and off to bootcamp and seeing the world."

There is no doubt that Eddie Garcia puts all of himself into his work for the sake of what matters most to him in life. For anyone in need of a loan, Eddie Garcia with U.S. Bank is an assured success for all parties.

Website: mortgage.usbank.com/ ca-san-jose-eduardo-garcia





PUTTING THE PIECES TOGETHER

If REALTOR[®] Erin Feist of Intero Realty's Joe Valesco Group were a puzzle, there would be lots of pieces — some found only in the last few years by research or chance.

Adopted from her native South Korea by an American family when she was 7 months old, Erin bounced from country to country growing up. She's demure but also a competitive bodybuilder. Starting life with one family, she now has two.

"Moving around is hard on any child, especially during their grade school and teenage years," she says of the family's many moves as they followed her Mom's career as a semiconductor engineer.

Austin, TX, Germany and Santa Cruz were some of the places she and her three brothers lived growing up.

"As hard as it was on me then, now as an adult I appreciate having had the challenge. It's made me more culturally aware and curious; it's given me perspective and the gift of perseverance." She's quickly found success in her new career as a REALTOR®, with a volume of \$20 million in her first year in 2022 (top 10% in Santa Clara County) and is already topping that this year with more than \$25 million year-to-date.

Her move to real estate came after a decade of success in finance and private banking.

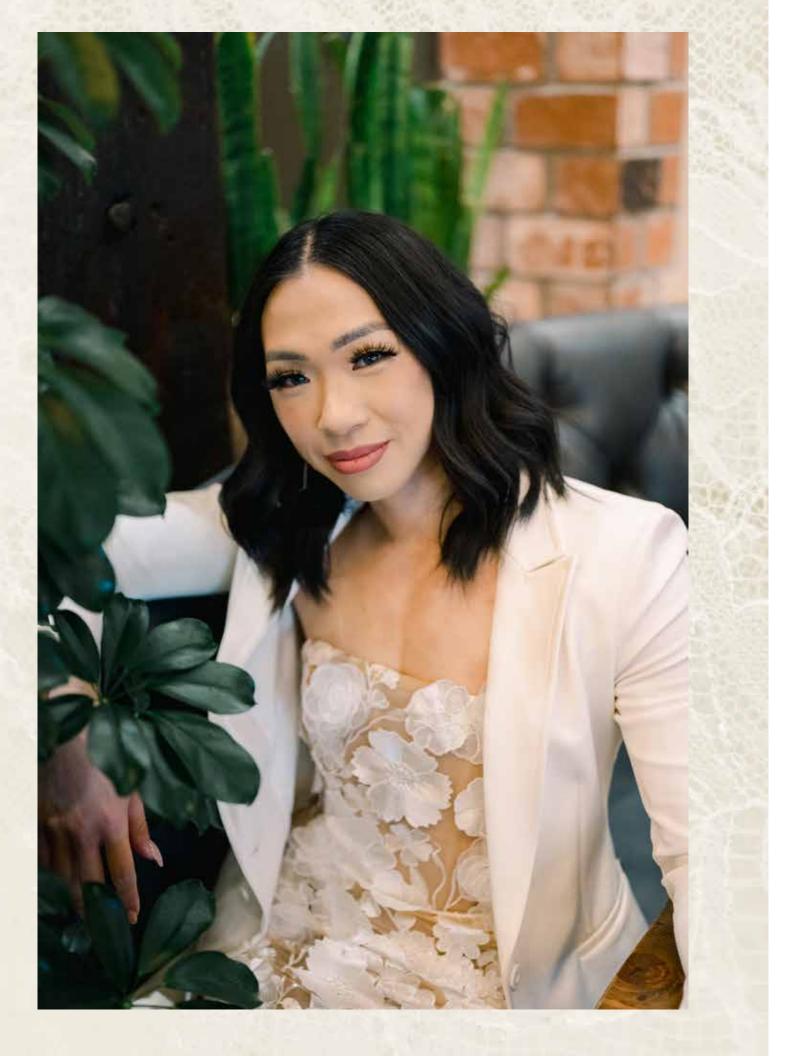
"I started to feel unfulfilled and felt like I was no longer developing new skills," she says. Right before COVID, she switched careers and briefly worked as the estate manager for a family in Los Altos Hills.

"It was a short job but I quickly learned the personal fulfillment that comes from having a positive impact on people's lives," she says, setting the stage for a real estate career.

But first COVID came along.

"The quarantine was tough for me as an extrovert," Erin says. Like so many around the world,







she began to struggle with anxiety and depression. "Being alone during COVID forced me to self-reflect and really helped me understand myself better," she says. "I managed to pull myself out of depression and gained a newfound determination. Afterward, I won my first bodybuilding show and started my real estate career."

Her interest in bodybuilding grew from her love of weightlifting that developed after a 2018 resolution to lose weight and get fit. "It's an important stress outlet for me and makes me feel more confident," Erin says.

Even before COVID, she had a growing curiosity about her health history and started searching for her birth mother, ultimately discovering birth-family members she never knew existed.

Her search started using a beta version of 23andMe genetic testing for health and ancestry. "When I got the results back, it said I was 100% Asian," she says, but otherwise didn't seem to provide any useful information. Her parents gave her a few documents from the adoption agency with a few small pieces of information about her birth family. Erin contacted the agency only to find there was only a 2 percent chance her search would be successful.

Then in 2017, she got a letter from her birth mother and flew to Korea to meet her birth family for the first time three sisters and two brothers.

With Erin not speaking Korean and her birth family not speaking English, she hired a translator that first visit but says subsequent meetings have been capably facilitated by Google Translate.

That might have been the end of the story but then a Minnesota woman responded to an Instagram post of Erin's. "She said, 'I don't know if you did a 23andMe test or if this is the right Feist, but if it is, I just matched with you as my sister on 23andMe.""

In her first letter, her birth mother had also given the briefest descriptions of her other siblings, including one of I managed to pull myself out of depression and gained a newfound determination. Afterward, I won my first bodybuilding show and started my real estate career.

whom Erin was unaware. All she knew was the town he lived in and that he played the cello.

"So I went on to Facebook and searched the name in the city and there were hundreds of matches because it's such a common name." Then scrolling through those hundreds of matches, she saw one profile picture of a man with a cello. It was indeed her brother. She messaged him and the two have now been reunited.

"Adoption is something that's close to my heart," she says. "One day I hope to be a mom and there's nothing special about me or my bloodline that I need to pass on. Adopting children is definitely something that's high on my list."

If Erin Feist were a puzzle there would be plenty of pieces that when put together reveal a woman with the skills and personality to shoot to the top of her profession and a very large and caring heart.



Ryan grew up on the East Coast in an incredibly close family of six. Growing up, he watched his father, a Nuclear Engineer and former Naval Nuclear Officer, build their family home while he "helped" as a little guy. He also saw this mom and dad manage rental properties with kindness, love, and integrity. These early experiences sparked an interest in real estate that only grew stronger over time.

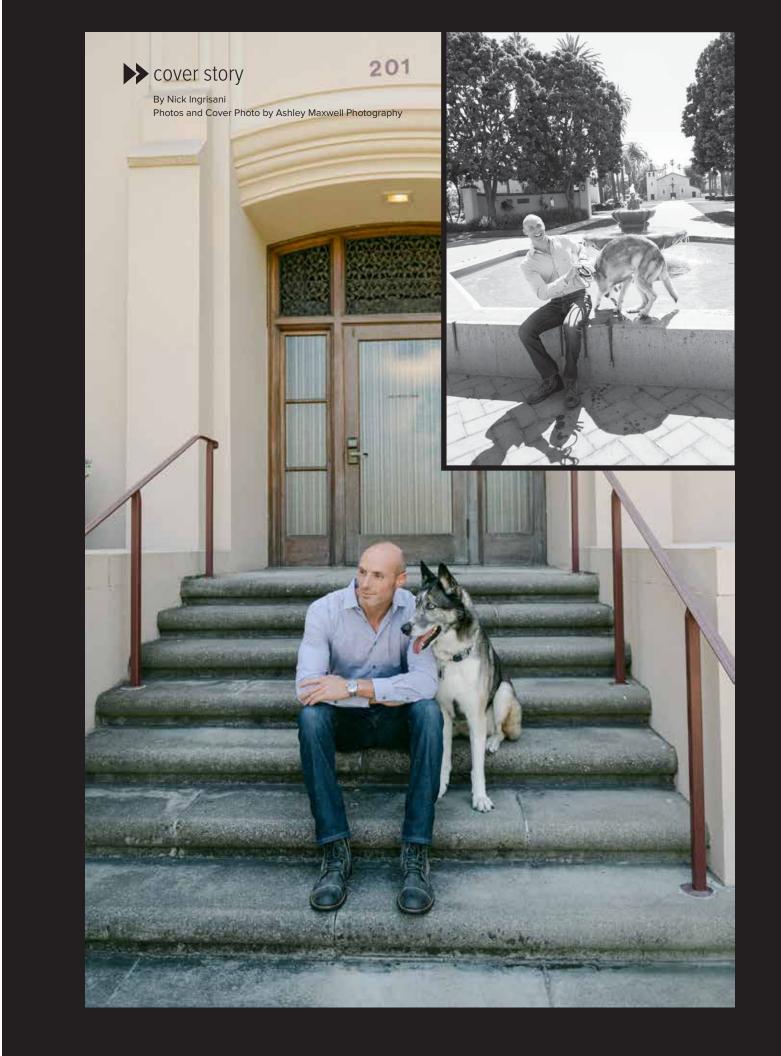
Ryan went on to attend the United States Naval Academy, drawn to the emphasis on the strong character needed from future teammates — prioritizing moral, mental, and physical toughness. Graduating from the Academy 29 years after his dad graduated was a significant milestone in both of their lives and he went on to also serve as a U.S. Naval Officer for eight years.

"My dad is my hero and role model. All I wanted to do growing up was be like him. Growing up in a tight-knit, loving family has been a blessing. My mom and dad's experience as landlords, especially their kindness towards tenants, left a lasting impression on me. Their example of hard work and loving others has shaped my attention and focus on relationships when it comes to loving others and always improving."

During Ryan's military deployments, he got his first taste of real estate investment by renting out his condo while away on deployment. It wasn't long before he began diving deep into 1031 exchanges, vacation rentals, and multi-unit properties. Initially, Ryan's military career took him to San Diego, where he fell in love with California.

After Ryan's military career, he transitioned into the tech industry and landed a job at Google working with Google Maps in South Bay. This period of his life honed his analytical and leadership skills which would later become invaluable in navigating the competitive landscape of Silicon Valley real estate.

In 2015, a move to the Bay Area marked the beginning of his professional real estate journey. Encouraged by local agents who quickly recognized his potential, he and



his teammate, Tim Pasken, became licensed real estate agents, not just investors. Years later, they co-founded R.O.I. Real Estate, a veteran-owned brokerage dedicated to maximizing returns for their clients. Their team stands out amongst the competition, selling for more than other agents, thanks to a combination of military precision helping their clients "win" through negotiation prowess and a deep understanding of the local market. Every year of their career, they were awarded the top 1% of agents by the Santa Clara County Association of REALTORS® for their objective performance.

"We approach each client with the same dedication and precision as a mission, ensuring their success. I have a passion for helping unlock a home's potential and getting the maximum return on investment for my sellers. This principle drives my work and is reflected in the name of my company, R.O.I. Real Estate."

Their results speak for themselves. With over 100 five-star reviews on Zillow, it's clear that their clients appreciate the comprehensive approach and attention to detail they bring to the table. More than 98% of the homes they sell receive multiple offers, often going for more than 10% above neighborhood averages. These results are no accident; they are the product of a strategic approach that includes expert negotiation skills.

"Unlike many REALTORS[®], both Tim and I are credentialed negotiators. I really enjoyed Harvard Business School's Negotiation Mastery program, and Tim has extensive legal experience as a licensed attorney. This expertise significantly benefits our clients during negotiations."

But beyond the numbers and accolades, Ryan is driven by the joy of helping clients unlock the full potential of their homes. Whether it's through strategic remodeling, luxurious staging, or simply understanding the market better than most, he takes great pride in seeing homeowners achieve results beyond their expectations. For Ryan, real estate isn't just about buying and selling properties; it's about helping people level up and net more in their pockets.

Throughout his success in real estate, he remains deeply rooted in the values instilled in him during his time in the military and his upbringing in a close-knit family. Ryan continues to put his relationships with family, friends, and clients at the heart of everything he does.



@realproducers

When he's not closing deals or helping clients maximize their investments, he enjoys spending time training and loving on his dog — the "pawsitive" mindset coach Hero, competitive swimming on the National Championships and World Aquatics stages, or embarking on new international adventures with his family and best friends.

Looking ahead, the future looks bright for R.O.I. Real Estate. With plans to expand their reach in the South Bay and help even more sellers maximize their returns, the sky's the limit. For Ryan, success isn't just about numbers; it's about making a lasting relational impact, both in the lives of his clients and within the community. His dad's words and influence from childhood still ring true today, "The top three priorities in life are: relationships, relationships, relationships."

Publisher's

So much to be Thankful for....

Hi Real Producers Community!!! We are so grateful for this amazing community. Thanks for the continued support. And a special shout out to our partners we are extremely thankful for you. Now lets hear what some of you are thankful/grateful for this season...



I'm thankful for the amazing weather we have here in the Bay!

JERICHO CORPUZ Evoke



I am deeply grateful for the incredible support I've received from family, friends, clients,

and everyone in my life, personally and professionally. I would be in a very different place without a strong community around me, and I feel fortunate to have such amazing people by my side every step of the way.

ANDREA KEY Christies international Sereno – Willow Glen



I am thankful that I am surrounded by co-workers, colleagues & clients that are joyful go-getters & happy to be of service. My kind of people.

SUZANNE BORG Best in Title -Cornerstone Title



Physical and emotional health. My father died when he was 55 due to cancer and his

brother (my uncle) died due to a stroke at 38. As I get older I notice so many people struggling with mental health issues. I'm also increasingly thankful for a healthy mindset which will carry you through the remaining life journey.

> SUNNY KIM Compass



I am most thankful for the time spent with family, friends, and colleagues. In-person interactions are incredibly meaningful, as they allow us to connect and build genuine relationships.

JULIA WIXTED Rainmaker Realty

R.O.I. Real Estate



I'm incredibly grateful for the time I get to spend with my mother, especially after her injury. Our recent trip to Napa Valley, enjoying wine tasting and unforgettable dinners in Yountville, was our first adventure in a long time, making it even more special.

JENNIFER CORTEZ First America Title

MARK LANDIS State Farm Agent





I'm thankful for returnon-investment. returnon-happiness and return-on-relationships!

RYAN NICKELL



I'm grateful to have a business partner, husband and best friend all in one and to have an exciting career that challenges me and keeps me on my toes every single day.





I am thankful for my children, health and friends and business.

MARIANA **PAPPALARDO** Compass





I am thankful for family, good health and opportunities.



EDDIE GARICA Us Bank



I'm grateful for my children, my family, my friends and for good health. Im grateful for the ability to own and operate a business as a female entrepreneur.

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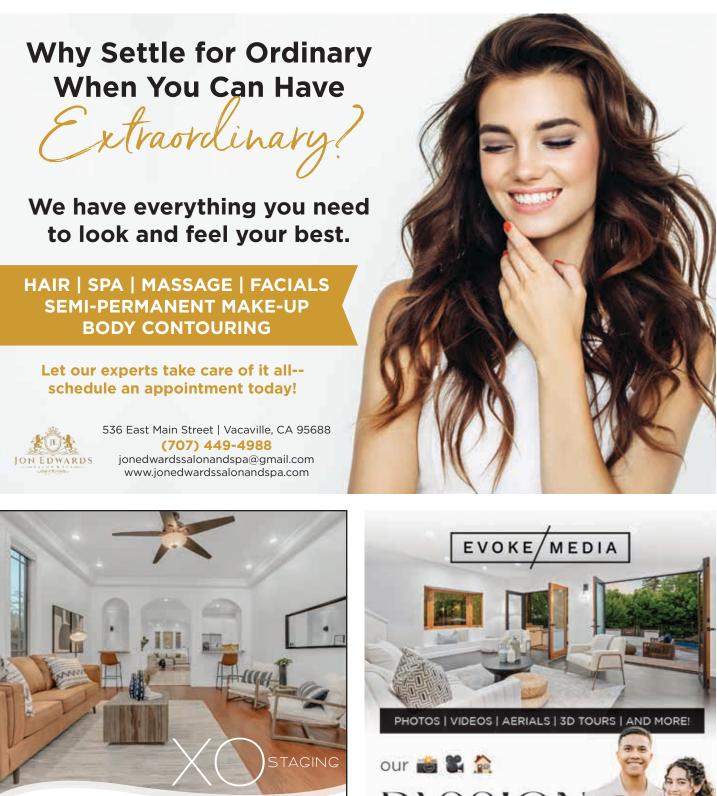
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